

Factsheet

Programs and Services for Ontario Farmers

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JULY 2008

Replaces OMAFRA Factsheet 07-021, *Programs and Services for Ontario Farmers*

The following is a summary of programs and services currently available to Ontario farmers that are funded by the Ontario and/or Canadian governments. Producers should also check with their commodity organizations for additional commodity specific programs that may be available through their associations.

The information is current as of the publication date. However, programs and services are subject to frequent changes. To verify any of the program information, consult the contacts listed for each program.

The programs in this Factsheet are listed by section:

- Section 1: Business Risk Management Programs
- Section 2: Loan and Financial Assistance Programs
- Section 3: Tax Reduction Programs
- Section 4: Business Consulting Assistance Programs
- Section 5: Environmental and Conservation Programs
- Section 6: Human Resources, Employment and Education Programs
- Section 7: Health Monitoring, Inspection and Diagnostic Programs
- Section 8: Financial Protection and Compensation Programs
- Section 9: Funding Programs to Build Business Opportunities
- Section 10: Northern Ontario Business Development Programs

The Agricultural Information Contact Centre of the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) provides province-wide, toll-free technical and business information to commercial farms, agri-businesses and other rural businesses:

Phone: 1-877-424-1300

E-mail: ag.info.omafra@ontario.ca

Specific information for Northern Ontario is available by calling OMAFRA's Northern Ontario Regional Office at 1-800-461-6132.

The OMAFRA website (www.ontario.ca/omafra) is available 24 hours a day. The site provides publications, Factsheets and detailed technical information on crops, livestock, engineering, land use planning, environmental management, business management and economic development. Business management information can be found at www.ontario.ca/agbusiness.

The Agriculture and Agri-Food Canada website (www.aceis.agr.ca) lists federally administered programs.

For comprehensive information on starting a new farm business, see Publication 61, *Starting a Farm in Ontario*. To obtain a copy of this or any other ministry publication:

Phone: 1-800-668-9938

Online: www.serviceontario.ca/publications

Ag Business Update Electronic Newsletter – This monthly electronic newsletter provides concise business information, including business programs, conferences, courses and publications. To subscribe, go to the OMAFRA website (www.ontario.ca/agbusiness) and select the Events and Newsletters link.

1. BUSINESS RISK MANAGEMENT PROGRAMS

Program or Service Name	Description	Details	For more information
AgriStability	<p>Starting with the 2007 program year, the coverage previously provided by the Canadian Agricultural Income Stabilization (CAIS) program is now available through two programs: AgriInvest and AgriStability.</p> <p>AgriStability is margin based, which means that it is targeted to the individual producer and provides whole-farm support for all commodities.</p> <p>AgriStability provides support for large margin declines. Farmers with negative reference margins are now eligible for the program if they have positive margins in three of their previous five years.</p>	<p>How AgriStability Works</p> <p>AgriStability provides coverage when your production margin drops to less than 85 % of your reference margin. AgriStability is based on margins:</p> <p><i>Program margin</i> – is your allowable income minus your allowable expenses in a given year, with adjustments for changes in receivables, payables and inventory.</p> <p><i>Reference margin</i> – is your average program margin for three of the past five years (the lowest and highest margins are dropped from the calculation).</p> <p>For more details, see contact information.</p> <p>AgriStability Interim Payment – provides a 50% advance payment prior to year-end when it is likely that a claim will be payable for the year.</p>	<p>Agricorp 1 Stone Rd. W., 4th floor Guelph, ON N1G 4Y2</p> <p>Phone: 1-877-838-5144 Fax: 519-826-4334 E-mail: cais@agricorp.com Web: www.agricorp.com</p>
AgriInvest	<p>AgriInvest replaces the coverage under the CAIS program for margin declines of 15% or less. AgriInvest is delivered in Ontario by Agriculture and Agri-Food Canada.</p>	<p>How AgriInvest Works</p> <p>Each year, producers can deposit up to 1.5% of their Allowable Net Sales (ANS) into an AgriInvest account and receive a matching government contribution.</p> <ul style="list-style-type: none"> • ANS are the net sales of commodities eligible under AgriInvest. • Eligible commodities include most primary agricultural commodities except those covered under supply management. • Allowable Net Sales are sales of eligible commodities minus purchases of eligible commodities. 	<p>Agriculture and Agri-Food Canada</p> <p>Phone: 1-866-367-8506 Web: www.agr.gc.ca/agriinvest</p>
Production Insurance	<p>Production insurance provides production risk protection to producers by minimizing the economic effects of crop losses caused by natural hazards. This cost-shared program stabilizes a farmer's income by minimizing the economic effects of crop losses caused by natural hazards such as drought, flood, hail, frost, excessive moisture and insects.</p>	<p>Growers pay 40% of the total premium cost. The federal and provincial governments each pay 30% of the premiums and share the administration costs 50/50. Claim payments occur 4–6 weeks after harvest.</p>	<p>Agricorp Customer Action Centre (CAC) P.O. Box 3660 Station Central Guelph, ON N1H 8M4</p> <p>Phone: 1-888-247-4999 519-826-3276 Fax: 519-826-4118 E-mail: cac@agricorp.com Web: www.agricorp.com</p>

1. BUSINESS RISK MANAGEMENT PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Risk Management Program (RMP)	<p>This is a three-year price support program designed to help Ontario grain and oilseed producers offset losses caused by low commodity prices.</p> <p>Funded partly by producers through premiums, payments are triggered when prices for grains and oilseeds fall below a specific support price, which is based on a cost of production formula.</p>	<p>Producers must participate in both the AgriStability and Production Insurance programs.</p> <p>Eligible Crops black beans, canola, corn (grain corn and farm-fed), cranberry beans, hard red winter wheat, japan/other beans, kidney beans, soft red winter wheat, soft white winter wheat, soybeans, spring grain (oats, barley and mixed grain), spring wheat, white beans, buckwheat, faba beans, field peas, flax, millet, mustard, rye (for harvest as grain), seed and popping corn, sorghum, spelt, sunflowers and triticale.</p> <p>Note: Farm-fed crops are eligible. Crops grown for plow-down are excluded.</p>	<p>Agricorp Customer Action Centre (CAC) P.O. Box 3660 Station Central Guelph, ON N1H 8M4</p> <p>Phone: 1-888-247-4999 519-826-3276</p> <p>Fax : 519-826-4118</p> <p>E-mail: cac@agricorp.com</p> <p>Web: www.agricorp.com</p>

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Commodity Loan Program (CLP)	<p>Provides operating funds for crop inputs up to \$750,000. The interest rate is prime minus 0.25%.</p> <p>The loan is available at different times throughout the year, depending on the crops included in the loan. Loans are available as early as December for Winter Wheat and March through June 30th for spring crops.</p> <p>It is repaid through crop sales or through post-dated cheques when crops are designated for feeding on the farm.</p> <p>Crops must be insured through Production Insurance.</p> <p>Approved loan advances are based on both the level of Production Insurance guarantee and acres planted, resulting in financing of 70%-75% of the cost of production. The CLP can provide greater operating capital and longer repayment terms than the Advance Payment Program</p>	<p>Crops covered include:</p> <ul style="list-style-type: none"> • grains and oilseeds — corn, soybeans, winter and spring wheat, barley, oats and mixed grain, canola, seed corn, white beans, coloured beans • apples, grapes, sugar beets and various tobacco crops. • processing vegetables — cucumbers, green peas, sweet corn, green and wax beans, butternut squash, cauliflower, cabbage, red beets, carrots tomatoes, banana and bell peppers, lima beans and potatoes. <p>Up to \$400,000 can be rolled or transferred into the Advance Payment Program storage component (\$100,000 Interest free) with repayment extended to September of the following year. Some limitations may apply so program administrators need to be consulted.</p>	<p>ACC Farmers Financial 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3</p> <p>Phone: 1-888-278-8807 519-766-0544</p> <p>Fax: 519-766-9775</p> <p>E-mail: agcorp@accfinancial.ca</p> <p>Web: www.accfarmersfinancial.ca</p>

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Advance Payments Program (APP)	The Advanced Payments Programs was changed and expanded in 2007. Coverage now includes a wide variety of crops and livestock.	The APP provides financing for more than 80 crops and livestock. In Ontario operating capital is available for beef, hogs and sheep.	Application forms are available from licensed grain dealers and producer organizations that administer the APP program.
Includes:			
Crop Inputs and Storage	Farm – fed crops are <u>not</u> eligible <ul style="list-style-type: none"> Producers can receive a cash advance on up to 50% of the expected average market price of the agricultural product or commodity. 	<ul style="list-style-type: none"> Field Crops including barley, canola, coloured beans, corn, mixed grain, oats, rye, seed corn, soybeans, spelt, white beans, winter and spring wheat Fresh Market Vegetables Greenhouse Vegetables Fresh Market Grapes and Tender Fruits Processing Grapes Sugar Beets Berry Crops – including strawberries, raspberries, blueberries & cranberries Livestock – hogs, cattle and sheep. Livestock covered under supply management are not included 	ACC Farmers Financial 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3
Livestock (Regular Advance)	<ul style="list-style-type: none"> Producers can access up to \$400,000 of financing with the first \$100,000 interest-free and next \$300,000 at prime minus ¼%. Up to 18 months of financing available if used with Advance Payments Program for Crops in Storage. Must apply for storage program if crop not sold by Dec. 31, 2008. Cash advances are repaid as the agricultural product is sold or when producers are entitled to a payment under a Business Risk Management (BRM) program. Producers must be enrolled in either Production Insurance or AgriStability to apply to the program. 	Producers should contact ACC Farmers Financial for the most current list of eligible crops.	Phone: 1-888-278-8807 519-766-0544
Livestock (Emergency Advance)	<ul style="list-style-type: none"> Producers can access up to \$400,000 of financing with the first \$100,000 interest-free and next \$300,000 at prime minus ¼%. Up to 18 months of financing available if used with Advance Payments Program for Crops in Storage. Must apply for storage program if crop not sold by Dec. 31, 2008. Cash advances are repaid as the agricultural product is sold or when producers are entitled to a payment under a Business Risk Management (BRM) program. Producers must be enrolled in either Production Insurance or AgriStability to apply to the program. 		Fax: 519-766-9775 E-mail: agcorp@accfinancial.ca Web www.accfarmersfinancial.ca
	Livestock (Regular) <ul style="list-style-type: none"> Advances (loans) are based on number of animals currently on the farm times a set dollar amount per animal or per cwt. Producers are not limited by the value of their CAIS or AgriStability reference margin for the amount of their advance. Producers do not have to use CAIS/AgriStability payments to repay the loans, unless in a default position. 		
	Livestock (Emergency) <ul style="list-style-type: none"> Advances (loans) are based on the <u>expected</u> (not the current) number of animals to be produced over a 12-month period. No 2% holdback. Advances are repaid at the end of the 12th month period by two instalments Priority agreements with banks, credit unions or other creditors are not required. 		

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Feeder Cattle Loan Guarantee Program	<p>OMAFRA, through the Ontario Feeder Cattle Loan Guarantee program, provides a loan guarantee to incorporated feeder cattle co-operatives in Ontario.</p> <p>The co-operatives then provide financing to members to purchase cattle for feeding.</p>	<p>Eligibility</p> <ul style="list-style-type: none"> • Members must pay an annual fee to the co-operative. • Member deposits 5% of the amount of a purchase order into the co-operative's assurance account. • Maximum loan amount is \$250,000. • If producer has fed less than 100 head of cattle in the previous 12 months, maximum loan is \$50,000. • Loan must be repaid within 12 months. 	<p>Program Supervisor: Cheryl Russwurm</p> <p>Phone: 519-367-5590 E-mail: crfeederfin@wightman.ca</p> <p>Program Administrator: Ontario Cattlemen's Assoc. 130 Malcolm Rd. Guelph, ON N1K 1B1</p> <p>Phone: 519-824-0334 Fax: 519-824-9101 Web: www.cattle.guelph.on.ca</p>
Ontario Beef Breeder Loan Program	<p>The Ontario Beef Breeder Loan Program provides loans to Ontario cow/calf producers to expand their beef herds.</p> <p>The program, which is structured like the feeder finance program, allows producer co-ops to obtain credit from lenders and then extend financing to eligible Ontario producers.</p> <p>The program applies to breeding females of commercial breeding value intended for beef production.</p>	<p>Eligibility:</p> <ul style="list-style-type: none"> • Members must pay an annual fee to the co-operative. • Eligible cattle are vaccinated bred females or open heifers. • Members deposit 15% of their own funds into an assurance account before receiving a purchase order. • Maximum loan is \$50,000. • Loan must be repaid within 5 years of each purchase order. • If producer has owned and calved out less than 20 cows in the previous year, the maximum loan is \$25,000 the first year. 	<p>Program Supervisor: Cheryl Russwurm</p> <p>Phone: 519-367-5590 E-mail: crfeederfin@wightman.ca</p> <p>Program Administrator: Ontario Cattlemen's Assoc. 130 Malcolm Rd. Guelph, ON N1K 1B1</p> <p>Phone: 519-824-0334 Fax: 519-824-9101 Web: www.cattle.guelph.on.ca</p>
Tile Loan Program	<p>The Tile Loan program, authorized by the <i>Tile Drainage Act</i>, provides loans to agricultural property owners to help finance tile drainage projects. The program is a partnership between municipalities and the province.</p>	<p>The term of the loan is 10 years. A loan cannot exceed 75% of the total cost of the work.</p> <p>The loan interest rate is established by Order-in-Council and is reviewed annually; the current rate of 6% was set in 2004.</p> <p>The province has an annual loan limit of \$50,000 per individual farmer per fiscal year. Farmers may pay off their tile loans at any time without penalty.</p> <p>A municipally-appointed inspector must inspect work.</p>	<p>Application forms are available from your local municipality. For additional details, contact Ontario Ministry of Agriculture, Food and Rural Affairs</p> <p>Environmental Programs Branch</p> <p>Phone: 1-888-466-2372 ext. 6-3552 519-826-3552</p>

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
The Drainage Act	The <i>Drainage Act</i> , R.S.O. 1990, allows a group of landowners to petition their municipality to construct a "drainage works" that will act as a communal outlet for their private drainage systems. The local municipality is also responsible for keeping these drainage systems maintained and repaired. The cost of the work is assessed to the landowners in the watershed of the drainage system.	For new drainage systems, the municipality hires an engineer who reports on the drainage system design and recommends assessment of costs to the landowners in the watershed. The province pays a grant towards the cost assessed against lands eligible for the Farm Property Class Tax Rate Program, the Managed Forest Tax Incentive Program and the Conservation Land Tax Incentive Program. The municipality collects the grants collectively on behalf of all eligible assessed owners.	Ontario Ministry of Agriculture, Food and Rural Affairs Environmental Programs Branch Phone: 1-888-466-2372 ext. 6-3552 519-826-3552
Farm Improvement and Marketing Co-operatives Loans Act (FIMCLA)	The FIMCLA is a loan guarantee program designed to increase the availability of loans for improving and developing farms, and the processing, distribution or marketing of farm products by co-operative associations. For individual applicants, including corporations and partnerships, the maximum amount for a FIMCLA loan is \$250,000. The maximum term for most loans is 10 years; for loans on land purchases, 15 years. For co-operatives associations, the maximum is \$3-million. Each member or shareholder of the co-operative must be a farmer.	The FIMCLA: <ul style="list-style-type: none"> • guarantees loans for a variety of farm improvement projects • offers loans to consolidate or refinance debts incurred for eligible loan purposes • quota is not eligible • supports farmer-owned co-operatives involved in the marketing, processing or distributing of farm products, which can then be marketed in a value-added form The program is accessed through such credit institutions as chartered banks, credit unions and caisses populaires.	FIMCLA Administration Office Market and Industry Services Division Agriculture and Agri-Food Canada 2200 Walkley Rd. Ottawa, ON K1A 0C5 Phone: 1-888-346-2511 Fax: 613-759-6315 E-mail: fimcla@agr.gc.ca fgp-pgf@agr.gc.ca Web: www.agr.ca/misb/nmp/fimcla
Community Futures Development Corporations Programs	Community Futures Development Corporations (CFDCs) support community economic development by helping Ontario's rural and northern communities strengthen and diversify their economies. There are 61 CFDCs across Ontario that provides services, including access to capital, business services and strategic community planning and development. CFDCs offer: <ul style="list-style-type: none"> • strategic community planning and socio-economic development • support for community-based projects • business services • access to capital 	Capital CFDCs administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs. Repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient. Business Services <ul style="list-style-type: none"> • Business counselling, documentation and referrals • Guidance with business plans • Export support • Entrepreneurial training • Information on relevant federal and provincial programs and services 	Ontario Association of Community Futures Development Corporations 300 South Edgeware Rd. St. Thomas, ON N5P 4L1 Phone: 1-866-668-2332 519-633-7597 Fax: 519-633-5070 Web: www.oacfdc.com

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Canada – Ontario Orchards and Vineyards Transition Program	<p>This joint federal and provincial program is intended to help grape, apple and tender fruit producers adapt to industry pressures and changing markets.</p> <p>The removal of orchard and/or vineyard stock on or after October 25, 2007 will be eligible for payments under the program.</p> <p>An application can be submitted any time before September 30, 2010.</p>	<p>Under the program eligible participants will receive \$1,618.74 per eligible acre towards their orchard and/or vineyard stock removal and disposal costs, up to a maximum of \$800,000 over the lifetime of the program.</p> <p>Qualifying Crops</p> <p>Eligible crops include: apples, grapes, nectarines, peaches, pears, plums, apricots, and cherries (sour and sweet).</p>	<p>Agricorp 1 Stone Road West Box 3660, Stn. Central Guelph, Ontario N1H 8M4</p> <p>Phone: 1-888-247-4999 Fax: 519-826-4118 E-mail: contact@agricorp.com Web: www.agricorp.com</p>

3. TAX REDUCTION PROGRAMS

Program or Service Name	Description	Details	For more information
Retail Sales Tax Exemption	<p>The Retail Sales Tax exemption applies to items purchased by farmers and those in the business of farming. This includes building materials purchased to build or modernize a structure, farm implements, machinery, equipment, and supplies used exclusively for farm purposes. The definition of farming also includes certain post-harvest activities, such as cleaning, sorting, grading, packing, packaging and storing crops.</p>	<p>Farmers purchasing items that are not used exclusively in agriculture may be required by suppliers to fill out a Retail Sales Tax Purchase Exemption Certificate. Vendors can also accept general farm organization membership cards that have farm business registration numbers on them. Alternatively, farmers can apply directly to the Ministry of Revenue for a refund.</p> <p>See <i>Retail Sales Tax Guide 807</i> available from the Ministry of Revenue for more information.</p>	<p>Contact your local Retail Sales Tax Office of the Ontario Ministry of Revenue listed in the blue pages of your phone book.</p> <p>Phone: (English) 1-800-263-7965 (French) 1-800-668-5821 Web: www.rev.gov.on.ca/</p>
Farm Business Registration Program	<p>Farm businesses that declare gross farm income of \$7,000 or more (for income tax purposes) are required to register annually under the <i>Farm Registration and Farm Organizations Funding Act</i>, 1993.</p> <p>The farm must also pay an annual fee of \$157.50 (includes GST) to one of the following general farm organizations (GFOs): the Ontario Federation of Agriculture, the Christian Farmers Federation of Ontario or the National Farmers Union. Ontario farm businesses have the option of obtaining a full refund by writing to the general farm organization (GFO) selected during the registration process.</p>	<p>Registration involves submitting an annual application form providing basic business information. A separate registration is required for each farm business.</p> <p>A cheque made payable to one of the GFOs must accompany the application. A business that has registered in previous years may also validate their number via the Agricorp website or telephone call centre.</p> <p>Application deadline is March 1st</p> <p>With a valid Farm Business Registration number producers are eligible for the Farm Property Class Tax Rate Program (see below).</p>	<p>Agricorp P.O. Box 4398 Postal Station A Toronto, ON M5W 5Y3</p> <p>Phone: 1-866 327-3678 Fax: 519-826-4118 E-mail: fbr@agricorp.com Web: www.agricorp.com</p>

3. TAX REDUCTION PROGRAMS

Program or Service Name	Description	Details	For more information
Farm Property Class Tax Rate Program	<p>This program allows eligible properties to be taxed at the Farm Property Class tax rate of 25% of the municipal residential tax rate. The farm residence, and 0.4 ha (1 ac) of land surrounding it, will continue to be taxed as Residential Class.</p> <p>A multi-year Farm Property Class Tax Rate Program application is used to determine the eligibility for the Farm Property Class tax rate for the current and subsequent years.</p> <p>Property owners are required to notify the program of any changes that could affect the program eligibility of the property.</p>	<p>To be eligible for the Farm Property Class tax rate, the following criteria must be satisfied:</p> <ul style="list-style-type: none"> • Property must be assessed as farmland through the Property Assessment Division of the Municipal Property Assessment Corporation. • Property must be part of a farming business with gross farm income of \$7,000 or more. • Farm business operating on the property must have a valid Farm Business Registration number. • A Canadian citizen or permanent resident of Canada must own the property. For partnerships or corporations, Canadian citizens or permanent residents of Canada must control > 50%. 	<p>Ontario Ministry of Agriculture, Food and Rural Affairs Farm Finance Branch 1 Stone Rd. W., 2nd floor Burlington, ON N1G 4Y2</p> <p>Phone: 519-826-3446 (English) 1-800-469-2285 (French) 1-800-333-9723 Fax: 519-826-3170 E-mail: farmtax.omafra@ontario.ca Web: www.ontario.ca/omafra</p>
Ontario Gasoline Tax Refund Program	<p>Gasoline tax must be paid at the time of purchase.</p> <p>A refund of the tax paid may be claimed when the gasoline is used in Ontario by any farmer in unlicensed equipment operated for a farming purpose.</p> <p>Gasoline used in licensed vehicles does not qualify for a tax refund.</p>	<p>An application for refund must be completed and submitted to the Ministry within four years from the date the tax for which a refund is sought was paid. Any portion of a claim filed after this time period will be disallowed. Purchase invoices pertaining to the claim must be submitted with the refund application. Invoices will not be returned unless requested by the applicant at the time of filing.</p>	<p>Ontario Ministry of Revenue Motor Fuels and Tobacco Tax Branch Refund Section 33 King St. W. Oshawa, Ontario L1H 8H9</p> <p>Phone: 1-866-668-8297 Fax: 905-436-4511 Web: www.rev.gov.on.ca/</p>
Managed Forest Tax Incentive Program (MFTIP)	<p>The Managed Forest Tax Incentive Program is a voluntary program available to landowners who own 4 ha or more of forest land, and who agree to prepare and follow a Managed Forest Plan for their property.</p> <p>Under the MFTIP, participating landowners have their property reassessed and classified as Managed Forest and taxed at 25% of the municipal tax rate set for residential properties.</p> <p>To participate in the MFTIP, landowners must agree to certain conditions, including preparing and following a Managed Forest Plan for their forest.</p>	<p>To qualify for the MFTIP, a Managed Forest Plan must be prepared.</p> <ul style="list-style-type: none"> • Include a 20-year horizon, including a description of what will be done in the first 10 years. • Have the plan approved by a certified Managed Forest Plan Approver of your choice from an MNR list of designated approvers. Approval should take a month. • Complete application form. • Photocopy your most recent Notice of Property Assessment for Assessment Roll number being applied for. • Submit your plan and required information. <p>This information must be bound together and received no later than June 30 in order to have your designation changed for the following year.</p>	<p>Ontario Ministry of Natural Resources Toll-free (English) 1-800-667-1940 (French) 1-800-667-1840 Web: www.ontariosforests.mnr.gov.on.ca</p> <p>Ontario Woodlot Association Phone: 1-888-791-1103 613-258-0110 Fax: 613-258-0207 E-mail: info@ont-woodlot-assoc.org Web: www.ont-woodlot-assoc.org</p> <p>Ontario Forestry Association Phone: (416) 493-4565 ext: 221 1-800-387-0790 Fax: (416) 493-4608 E-mail: mftip@oforest.on.ca Web: www.oforest.on.ca</p>

3. TAX REDUCTION PROGRAMS

Program or Service Name	Description	Details	For more information
Conservation Land Tax Incentive Program (CLTIP)	<p>The CLTIP is designed to recognize, encourage and support long-term private stewardship of Ontario's provincially significant conservation lands by providing property tax relief to landowners who agree to protect the natural heritage values of their property.</p> <p>If you own land identified by the Ministry of Natural Resources as eligible for CLTIP, an application will be mailed during the summer prior to each new tax year. If you wish to participate, complete and return it to the address noted.</p> <p>If you have not received your application by July 1, call CLTIP.</p>	<p>Eligible lands placed under CLTIP receive a full property tax exemption. Eligible land includes:</p> <ul style="list-style-type: none"> provincially significant wetlands provincially significant Areas of Natural and Scientific Interest (ANSI) areas designated as an escarpment natural area in the Niagara Escarpment Plan the habitat of endangered species community conservation lands <p>Applications are due by July 31 for the next taxation year. It is an annual program requiring yearly participation.</p>	<p>Ontario Ministry of Natural Resources</p> <p>Local MNR offices are listed in the blue pages of the telephone directory</p> <p>Phone: 1-800-268-8959</p> <p>Web: www.mnr.gov.on.ca/en/Business/CLTIP</p>
Ecological Gifts Program	<p>The Ecological Gifts Program enables owners of property with sensitive natural features to preserve wildlife habitat through qualified charitable land donations that generate enhanced income tax benefits. Donations of fee simple title and partial interests, including conservation easements, are eligible. In many scenarios, the landowner can continue to hold title and/or live on the land.</p>	<p>Ecological gift tax details:</p> <ul style="list-style-type: none"> no taxable capital gain on the disposition of the property (inclusion rate is zero) no income limit for calculating the tax credit or deduction donation value certified by the Minister of the Environment possibility of having the gift value determined before the gift is made tax penalties for recipients who do not protect the gifted land 	<p>Environment Canada</p> <p>Ontario Region 4905 Dufferin St. Downsview, ON M3H 5T4</p> <p>Phone (416) 739-4286</p> <p>Fax : 416-739-5845</p> <p>E-mail: ecogifts.ontario@ec.gc.ca</p> <p>Web: www.on.ec.gc.ca/wildlife/ecogifts</p>

4. BUSINESS CONSULTING ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Farm Business Assessment (FBA)	<p>The Farm Business Assessment Service is delivered through the Canadian Farm Business Advisory Services as part of the Agricultural Policy Framework's (APF) Industry Renewal element.</p>	<p>Under this program, producers can access up to five days' worth of business planning expertise from a qualified advisor for a nominal fee of \$100. The service includes a Farm Financial Assessment, the development of an action plan and a follow-up.</p> <p>Farmers with gross farm incomes of at least \$10,000, and beginning farmers, are eligible.</p>	<p>Canadian Agri-Renewal Services</p> <p>174 Stone Rd. W. Guelph, ON N1G 4T1</p> <p>Phone: 1-866-452-5558 519-763-8135</p> <p>Fax: 519-836-3213</p> <p>Northern Ontario</p> <p>Phone: 1-800-461-6132</p> <p>Web: www.agr.gc.ca/renewal</p>

4. BUSINESS CONSULTING ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Specialized Business Planning Service (SBPS)	SBPS is delivered through the Canadian Farm Business Advisory Services as part of the APF's Industry Renewal element	This component of the Canadian Farm Business Advisory Services (CFBAS) offers financial assistance of up to 50% of the cost of preparing business plans for activities such as diversification, marketing, human resources, expansion, risk management and succession plans. Farmers with gross farm incomes of at least \$10,000, and beginning farmers, are eligible.	Canadian Agri-Renewal Services 174 Stone Rd. W. Guelph, ON N1G 4T1 Phone: 1-866-452-5558 519-763-8135 Fax: 519-836-3213 Web: www.agr.gc.ca/renewal
Planning and Assessment for Value-Added Enterprises Program (PAVE)	PAVE is delivered through the Canadian Farm Business Advisory Services as part of the APF's Industry Renewal element	PAVE provides financial support to establish or expand a value-added enterprise with the hiring of a consultant to develop a feasibility assessment or business plan for specific value-added enterprises. PAVE covers up to 50% of the cost of qualifying plans. Farmers with gross farm incomes of at least \$10,000, and beginning farmers, are eligible.	Canadian Agri-Renewal Services 174 Stone Rd. W. Guelph, ON N1G 4T1 Phone: 1-866-452-5558 519-763-8135 Fax: 519-836-3213 Web: www.agr.gc.ca/renewal
Farm Debt Mediation Service	The Farm Debt Mediation Service provides insolvent farmers and their creditors with free mediation services pursuant to the federal <i>Farm Debt Mediation Act</i> and Regulations to help them arrive at a mutually satisfactory arrangement. The service is a private, confidential and economical alternative to the often costly, public and drawn-out process of resolving insolvency disputes in the courts. A Stay of Proceedings is available under the Act that prevents creditors who have not initiated proceedings against the farmer, from taking any legal measures to seize assets. The stay of up to 120 days can give farmers the opportunity to restructure and/or renegotiate their obligations.	Those eligible include insolvent individuals, corporations, partnerships, co-operatives or other associations of persons "engaged in farming for commercial purposes." To be considered insolvent, applicants must meet one of the following criteria: <ul style="list-style-type: none"> • be unable to meet their obligations as they generally come due • have ceased paying their current obligations in the ordinary course of business as they generally become due, or • own property that, if disposed of at a fairly conducted sale under legal process, would be valued at less than the total of all their obligations, due and accruing due 	Agriculture and Agri-food Canada Phone: 1-866-452-5556 Fax: 519-836-3213 Web: www.agr.gc.ca/fdms
The Farm Line	The Farm Line is a confidential telephone emotional support and referral service provided to farmers and farm families in the province of Ontario.	Trained telephone peer support staff talk to the caller, identify resources in the caller's area and help the caller determine the steps to follow to address the caller's needs. Accessible Monday to Friday 8:30 a.m. to 8:00 p.m. The Farmline is a bilingual service.	Phone: 1-888-451-2903 E-mail: farmline@thefarmline.ca Web: www.thefarmline.ca

Note: For a more detailed explanation of the programs and services for farmers in financial difficulty, see the OMAFRA Factsheet *Options for Farmers Dealing With Financial Difficulties*, Order No. 08-033.

4. BUSINESS CONSULTING ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Canada-Ontario Business Call Centre	Provides current information on federal and provincial government business-related programs, services and regulations to the small business community in Ontario.	Accessible Monday to Friday 8:30 a.m. to 6 p.m.	Phone: 1-800-567-2345 (416) 775-3456 Fax: (416) 954-8597 E-mail: info@cobs.org Web: www.cbcs.org/ontario

5. ENVIRONMENTAL AND CONSERVATION PROGRAMS

Program or Service Name	Description	Details	For more information
Canada-Ontario Environmental Farm Plan Program (EFP)	<p>Agriculture and Agri-Food Canada has agreements with several farm organizations to administer almost \$78 million in funding for on-farm environmental projects under the following programs:</p> <ul style="list-style-type: none"> • Canada-Ontario Environmental Farm Plan Program • Canada-Ontario Farm Stewardship Program • Greencover Canada Program • Canada-Ontario Water Supply Expansion Program. <p>The Ontario EFP is a risk assessment tool and educational process that encourages farmers to incorporate best management practices (BMPs) in all their farming activities. Farmers voluntarily attend local workshops to complete their EFP workbook and develop an action plan for carrying out on-farm environmental improvements.</p>	<p>The maximum contribution per legal farm entity for the Canada-Ontario Farm Stewardship Program and Greencover Canada combined is up to \$50,000 (the maximum contribution from Greencover Canada alone is \$20,000).</p> <p>The maximum contribution for the Canada-Ontario Water Supply Expansion Program may be an additional \$15,000.</p> <p>Ontario producers with an Environmental Farm Plan (EFP) "deemed appropriate" through peer review can apply for cost-share incentives through the Canada-Ontario Farm Stewardship Program, Greencover Canada and the Canada-Ontario Water Supply Expansion Program to implement actions identified in their farm plans. Additional eligibility criteria will apply. Existing First and Second Edition EFP "deemed appropriate" action plans were honoured until March 31, 2006. All cost-share applications received after March 31, 2006, require a Third Edition EFP "deemed appropriate" prior to making a submission.</p> <p>The application deadline is Dec. 15, 2008.</p>	<p>Ontario Soil and Crop Improvement Association 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-800-265-9751 519-826-4214 Fax: 519-826-4224 E-mail: oscia@ontariosoilcrop.org Web: www.ontariosoilcrop.org</p>
Ontario Pesticide Education Program (OPEP)	<p>The Ontario Pesticide Education Program provides pesticide safety and application training to Ontario farmers and pesticide vendors. In order to purchase and apply Schedule 1, 2 or 5 pesticides on their farm, a farmer must:</p> <ul style="list-style-type: none"> • be certified through the Grower Pesticide Safety Course or • hire a licensed exterminator, or be a licensed exterminator 	<p>The program involves three courses: the Pesticide Vendor Certification Course (PVCC), the Grower Pesticide Safety Course (GPSC) and the Trained Assistant Course.</p> <p>A farmer can become certified for the first time by attending a one-day Grower Pesticide Safety Course (GPSC) and passing the certification exam.</p>	<p>University of Guelph Ridgetown Campus Ridgetown, ON N0P 2C0</p> <p>Farmers and vendors call: 1-800-652-8573</p> <p>Custom Applicators or Exterminators, call: 1-888-620-9999 Fax: 519-674-1589 Web: www.ontariopesticide.com E-mail: opep@ridgetownc.uoguelph.ca</p>

5. ENVIRONMENTAL AND CONSERVATION PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Stewardship Program	<p>This program is a community-based initiative that brings together landowners, associations, resource agencies and individuals interested in responsible land care and sustainable resource use.</p> <p>Participants are encouraged to work together to develop an ecosystem-approach for improving local stewardship and to create collaborative resource management tools.</p>	<p>The Ontario Stewardship network currently consists of 42 community-based stewardship councils located throughout the province.</p> <p>Councils are formed geographically by community and population. Each council has an MNR Stewardship Coordinator who helps identify services. Check the Ontario Stewardship website for information on local coordinators.</p>	<p>Contact your local Ministry of Natural Resources office for more information.</p> <p>Provincial Stewardship Coordinator: Mitch R. Baldwin Phone: 1-800-667-1940 705-755-3278 E-mail: mitch.baldwin@ontario.ca Web: www.ontariostewardship.org</p>
Conservation Authority Funding Programs	<p>Many, but not all, Conservation Authorities offer funding to farmers for adoption of best management practices related to water quality, nutrient management, and fish and wildlife habitat.</p>	<p>Each program differs. Check with your local conservation authority about eligibility and what is funded. This funding can sometimes be added to the federal EFP funding.</p>	<p>Conservation Ontario Box 11, 120 Bayview Parkway Newmarket, ON L3Y 4W3</p> <p>Phone: 905-895-0716 Fax: 905-895-0751 E-mail: info@conservation-ontario.on.ca Web: conservation-ontario.on.ca</p>

6. HUMAN RESOURCES, EMPLOYMENT AND EDUCATION PROGRAMS

Program or Service Name	Description	Details	For more information
Canadian Agricultural Skills Service (CASS)	<p>The Canadian Agricultural Skills Service (CASS) program provides farmers and their spouses with opportunities to access skills assessment and training with the goal of improving their farm profitability and net family income.</p> <p>Individual Learning Plans (ILP) can be directed towards individual goals such as:</p> <ul style="list-style-type: none"> improving farm production and management practices building new agricultural enterprises creating new business ventures obtaining new employment income <p>The final date for funded training under CASS is January 31, 2009.</p>	<p>CASS has three components:</p> <ul style="list-style-type: none"> a confidential skills assessment with a qualified counsellor, development of an Individual Learning Plan financial support to undertake learning activities identified <p>Who Is Eligible</p> <p>CASS is available to farmers and their spouses with an average family income no greater than \$45,000.</p> <p>The skills assessment and Individual Learning Plan are available to qualifying beginning farmers, regardless of income.</p> <p>The farmer/beginning farmer must be:</p> <ul style="list-style-type: none"> engaged in farming, with gross farm sales >\$10,000 out of school system for two years not receiving Employment Insurance <p>The applications are available as soon as the program is announced, usually in mid-to-late April. The last day for subsidized employment for student positions is Sept. 30. Deadline for submission of employer claim forms is Oct. 17.</p>	<p>Delivered in Ontario by CON*NECT CASS Centre 210 Adelaide Street West Toronto, ON M5H 1W7</p> <p>Phone: 1-877-830-0200 Local: 416-340-0200 Fax: 416-340-0300 E-mail: casscentre@collegeconnect.on.ca Web: www.ontario.ca/cass</p> <p>Ontario Ministry of Agriculture, Food and Rural Affairs</p> <p>Phone: 1-866-306-7827 Web: www.ontario.ca/omafra E-mail: rsk.omafr@ontario.ca</p>
Rural Summer Jobs Service — Employers	<p>The program provides \$2/hr wage subsidies for rural and agri-food businesses who employ students, ages 14-24, for the summer.</p>	<p>The applications are available as soon as the program is announced, usually in mid-to-late April. The last day for subsidized employment for student positions is Sept. 30. Deadline for submission of employer claim forms is Oct. 17.</p>	<p>Ontario Ministry of Agriculture, Food and Rural Affairs</p> <p>Phone: 1-866-306-7827 Web: www.ontario.ca/omafra E-mail: rsk.omafr@ontario.ca</p>

6. HUMAN RESOURCES, EMPLOYMENT AND EDUCATION PROGRAMS

Program or Service Name	Description	Details	For more information
Apprenticeship Training Program	Apprenticeship is a hands-on training program for people who want to work in a skilled trade and who enjoy learning by doing. Employers provide about 90% of apprenticeship training in the workplace, and the remainder involves classroom instruction at a local community college.	The apprenticeships related to agriculture are: <ul style="list-style-type: none"> • dairy herds person • horse groom • swine herds person • fruit grower The length of the apprenticeship and duties vary according to trade.	Ontario Ministry of Training, Colleges and Universities Program Co-ordinator: Phone: 519-571-6009 Web: www.ontario.ca/edu
Summer Experience Program	The summer experience program provides Ontario youths with summer jobs in the Ontario government and its associated agencies, as well as with community groups.	The program is available to any Ontario resident 15-24 years old (up to 29 years for a person with a disability) and eligible to work in Canada. Jobs last at least seven weeks. Participants receive minimum wage.	Ontario Ministry of Education Phone: 1-800-387-5656 (416) 326-5656 Web: www.gojobs.gov.on.ca/SEP.asp
Advanced Agricultural Leadership Program (AALP)	Established in 1984, the AALP is an executive development program for those who want to broaden their horizons and expand their networks to help shape the future of the agriculture and food sectors in Ontario.	The program is for those actively involved in Ontario's agriculture and food industry who have demonstrated leadership qualities, an interest in community activities and leadership potential. Participants may be farmers, employees of agriculturally related businesses, food retailers and processors committed to Ontario's agriculture and food industry.	Advanced Agricultural Leadership Program 100 Stone Rd. W., Ste 105 Guelph, ON N1G 5L3 Phone: 519-826-4204 Fax: 519-826-4208 E-mail: info@ruralleadership.ca Web: www.aalp.on.ca
Youth Opportunities Ontario	This web page is a portal to access youth training and employment programs.	These positions are divided into four categories: <ul style="list-style-type: none"> • Ontario summer jobs • Ontario internship program • jobs in natural resources • apprenticeships and future entrepreneurs 	Web: www.youthjobs.gov.on.ca
4-H Ontario	4-H is a program dedicated to the personal development of youth through interaction with adult volunteer leaders, who give their time and expertise to transfer skills and knowledge to youth members, in a fun, club format.	The program, with the motto "Learn to do by doing," offers young people aged 10-21, an opportunity to develop self-confidence and responsibility, as well as learn useful communication, leadership, problem solving and goal setting skills, achieved by participating in one or more of 60 projects offered.	4-H Ontario 5653 Hwy. 6 North, RR 5 Guelph, ON N1H 6J2 Phone: 1-877-410-6748 519-824-0101 Fax: 519-824-8759 E-mail: inquiries@4-hontario.ca Web: www.4-hontario.ca

6. HUMAN RESOURCES, EMPLOYMENT AND EDUCATION PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Agri-food Education (OAFE)	Ontario Agri-Food Education Inc. (OAFE) is a registered charity incorporated under the <i>Agricultural and Horticultural Organizations Act</i> of OMAFRA. It was created in 1991 with the mission of building awareness and understanding of the importance of an agriculture and food system. OMAFRA provides baseline funding in support of OAFE's programs and services.	<p>OAFE Programs and Services</p> <ul style="list-style-type: none"> • Distribute agri-food educational resources. • Develop curriculum-based resources that articulate a clear agri-food message. • Provide professional development services for Ontario educators. • Support and train local agri-food volunteers and committees to enhance their efforts. • Provide consultative support to major agricultural events such as the International Plowing Match and the Royal Agricultural Winter Fair. 	<p>Ontario Agri-Food Education Inc. 8560 Tremaine Rd. P.O. Box 460, Milton, ON, L9T 4Z1</p> <p>Phone: 905-878-1510 Fax: 905-878-0342 E-mail: info@oafe.org Web: www.oafe.org</p>

7. HEALTH MONITORING, INSPECTION AND DIAGNOSTIC PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Swine Health Information Program	Program objective is to maintain and enhance the health of swine in Ontario.	This program provides objective classification of the health status and biosecurity of Ontario swine herds that sell breeding stock. Health classification is based on clinical examination and on laboratory testing for those diseases for which an effective diagnostic test is available.	<p>Program Administrator: Ontario Ministry of Agriculture, Food and Rural Affairs Dr. Tim Blackwell Veterinary Scientist, Swine Wellington Place, R.R. #1 Fergus, ON N1M 2W3</p> <p>Phone: 519-846-3413 Fax: 519-846-8101 E-mail: tim.blackwell@ontario.ca</p>
Ontario Sheep Flock Improvement Program	This is a recording program to evaluate the performance of individual ewes, rams and lambs in a sheep flock. It provides both adjusted performance records and individual genetic evaluations for use in identifying animals for use as breeding animals and culling of inferior stock.	<p>Eligibility</p> <p>Sheep producers residing in Ontario.</p> <p>There is no fee for this program.</p>	<p>Program Administrator: Ontario Ministry of Agriculture, Food and Rural Affairs Agriculture Development Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-888-466-2372 ext. 6-3552 519-826-3240 Fax: 519-826-3567</p>
Ontario Livestock Medicines Education Program	<p>This program promotes the responsible use and safe handling of livestock medicines used on-farm.</p> <p>Developed by the Livestock Medicines Education Committee, representing commodity and industry partners, the program recognizes the importance of livestock medicines in ensuring food safety, public health, animal health and welfare and environmental sustainability.</p>	<p>By attending a voluntary, commodity-specific, one-day training session, livestock producers and handlers will gain knowledge in the safe use and handling of livestock medicines on-farm.</p> <p>Livestock producers and handlers are eligible.</p>	<p>University of Guelph Ridgetown Campus Ridgetown, ON N0P 2C0</p> <p>Phone: 1-877-480-9992 E-mail: lmep@ridgetownc.uoguelph.ca Web: www.ontariolivestockmed.com</p>

7. HEALTH MONITORING, INSPECTION AND DIAGNOSTIC PROGRAMS

Program or Service Name	Description	Details	For more information
Pest Diagnostic Clinic	The Pest Diagnostic Clinic is a laboratory service run by the University of Guelph as part of their comprehensive laboratory system. The clinic offers a wide range of plant disease and pest diagnosis.	<p>Diagnosis and identification are provided for:</p> <ul style="list-style-type: none"> • plant diseases and disorders • nematode and Verticillium counts • insects • weeds and other plants <p>Custom testing for a variety of specialized plant and crop diseases is also available.</p>	<p>Pest Diagnostic Clinic Laboratory Services Division PO Box 3650 University of Guelph 95 Stone Rd. W. Guelph, ON N1H 8J7</p> <p>Phone: 519-767-6299 Fax: 519-767-6240 E-mail: info@lsd.uoguelph.ca Web: www.labservices.uoguelph.ca/units/pdc/</p>
Apiary Program	The Apiary Program provides inspection services to monitor and control honeybee diseases and pests, provides extension (educational) and advisory services to the beekeeping industry and maintains a register of beekeepers.		<p>Ontario Ministry of Agriculture, Food and Rural Affairs Food Inspection Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-888-466-2372 ext. 63595 519-826-3595 Fax: 519-826-4375 Web: www.ontario.ca/omafra</p>

8. FINANCIAL PROTECTION AND COMPENSATION PROGRAMS

Program or Service Name	Description	Details	For more information
The Grain Financial Protection Program	The program is designed to protect grain corn, canola and soybean producers. Compensation is provided if a licensed dealer defaults on payment, or if there is a shortfall in grain corn, wheat, canola or soybeans held by an elevator operator licensed under the <i>Grains Act</i> .	<p>Eligible producers:</p> <ul style="list-style-type: none"> • sell grain corn, wheat, canola or soybeans to a licensed dealer • store grain corn, wheat, canola or soybeans with a grain elevator operator who is licensed under the <i>Grains Act</i>. <p>Licensing requirements apply to buyers, dealers and elevator operators.</p>	<p>Grain Licensing and Inspection Agricorp Business Services Division 1 Stone Rd. W. Box 3660, Station Central Guelph, ON N1H 8M4</p> <p>Phone: 1-888-247-4999 Fax: 519-826-4118 E-mail: cor.act@agricorp.com Web: www.agricorp.com</p>
Beef Cattle Financial Protection Program	This program requires beef dealers, which includes abattoirs, associations, auction markets and packing plants, to be licensed in Ontario in order to purchase beef cattle or carcasses sold on a rail grade basis. The program provides for financial protection to the seller, i.e. producers, sales barn operators and county dealers, on the sale of beef.	<p>This program can compensate Ontario beef producers at 90% of their losses when a licensed dealer has defaulted on a payment.</p> <p>To be sure a dealer is licensed, ask to see a licence, or phone the program administrator. The OMAFRA website also has the current list.</p>	<p>Ontario Ministry of Agriculture, Food and Rural Affairs 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-888-466-2372 ext 6-3886 519-826-3886 Fax: 519-826-4375 E-mail: meat.inspection@ontario.ca Web: www.ontario.ca/omafra</p>

8. FINANCIAL PROTECTION AND COMPENSATION PROGRAMS

Program or Service Name	Description	Details	For more information
Livestock, Poultry and Honey Bee Protection Act	<p>The program is designed to provide compensation for verified loss or damage to livestock or poultry that are injured or killed by dogs, wolves or coyotes.</p> <p>Compensation is also provided to owners of honeybee colonies for damage caused by bears.</p>	<p>Upon discovery of loss or damage to livestock or poultry, the owner must immediately notify the Municipal Clerk who will notify the valuer (within 10 days). Valuers investigate to determine cause of death, and an assessment of reasonable prevention and damage reduction by farmers to prevent predation. If a wolf or coyote caused the damage, and reasonable prevention demonstrated, a value is placed on the livestock or poultry killed or injured. Municipalities review these valuer reports and determine if payment is warranted for the loss.</p> <p>Municipalities may apply for a grant from OMAFRA for reimbursement of any paid claims caused by wolf or coyote damage up to maximums prescribed by the Regulations.</p>	<p>Ontario Ministry of Agriculture, Food and Rural Affairs Farm Finance Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-888-466-2372 ext 6-3508 519-826-3508</p> <p>E-mail: robin.chandra@ontario.ca Web: www.ontario.ca/omafra</p>
Bear Damage to Livestock Compensation Program	<p>This program is designed to provide compensation to owners whose eligible livestock or poultry is killed or injured by an attack from a bear.</p>	<p>The owner must notify the ministry immediately (within 10 days of the attack) upon discovery of a loss or injury to livestock or poultry suspected of being due to a bear attack. A ministry-appointed valuer investigates the claim, and where damage is found to be due to bears, an award is granted for the loss limited to set maximums.</p>	<p>Ontario Ministry of Agriculture, Food and Rural Affairs Farm Finance Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-888-466-2372 ext 6-3508 519-826-3508</p> <p>E-mail: robin.chandra@ontario.ca Web: www.ontario.ca/omafra</p>
Rabies Indemnification Program	<p>The goal of the program is to report cases of rabies in livestock.</p>	<p>The provincial government makes payments to owners of animals that have died as a result of rabies.</p> <p>The owner must notify a veterinarian upon the death of an animal for an investigation and evaluation to be carried out.</p>	<p>Ontario Ministry of Agriculture, Food and Rural Affairs Farm Finance Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2</p> <p>Phone: 1-888-466-2372 ext 6-3508 519-826-3508</p> <p>E-mail: robin.chandra@ontario.ca Web: www.ontario.ca/omafra</p>
Business Name Registration	<p>If the farm business is to use any name other than the exact name of the owner, it must be registered under the <i>Business Names Act</i> with the Ministry of Government Services. Unincorporated businesses must renew their business name every five years.</p>	<p>Registration may be for a sole proprietor, partnership, corporation, co-operative or joint venture.</p>	<p>Ontario Business Connects Helpline</p> <p>Phone: 1-800-268-1142 or (416) 326-8555</p> <p>Ontario Business Registration:</p> <p>Phone: 1-800-267-8097 Web: www.ontario.ca/mgs</p>

9. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Program or Service Name	Description	Details	For more information
Can Advance	<p>The Advancing Canadian Agriculture and Agri-Food (ACAAF) program is a national five year, \$255-million program aimed at positioning Canada's agriculture and agri-food sector at the leading edge to seize new opportunities. ACAAF was launched in April 2004 as a successor to the Canadian Adaptation and Rural Development (CARD) Fund, and will continue CARD's innovative and cooperative approach to funding projects at the national, multi-regional and regional level. In Ontario, the Agricultural Adaptation Council delivers the program under the name "Can Advance."</p>	<p>The ACAAF program will focus on three pillars:</p> <p>Pillar 1 — Industry-Led Solutions to Emerging Issues will support projects that test or pilot approaches and solutions that can serve as an incubator for initiatives holding future promise.</p> <p>Pillar 2 — Capturing Marketing Opportunities by Advancing Research Results will support projects that transfer research results into market opportunities.</p> <p>Pillar 3 — Sharing Information to Advance the Sector will support projects aimed at gathering, analyzing and sharing information to contribute to future agriculture and agri-food policy directions.</p>	<p>Agricultural Adaptation Council 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3</p> <p>Phone: 519-822-7554 Fax: 519-822-6248 E-mail: info@adaptcouncil.org Web: www.adaptcouncil.org</p>
Agricultural Management Institute	<p>The Agricultural Management Institute (AMI) program is jointly funded by Canada and Ontario as part of the APF's Industry Renewal element.</p> <p>The purpose of the AMI program is to provide cost share funding to industry lead projects for the:</p> <ul style="list-style-type: none"> • development of business management tools • training and information dissemination for farm families, farm managers and farm business advisors 	<p>AMI funding can help fund industry group lead projects designed to develop and increase the use of business management tools, products, information, resources and training for farm families, farm managers and farm business advisors.</p> <p>Funding is open to Ontario groups and businesses, including agriculture and community organizations, training organizations, business service providers and economic development agencies. The AMI Program is delivered by the Agriculture Adaptation Council (AAC).</p>	<p>Agricultural Adaptation Council 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3</p> <p>Phone: 519-822-7554 Fax: 519-822-6248 E-mail: ami@adaptcouncil.org Web: www.adaptcouncil.org</p>
Ontario Research and Development (ORD) Program	<p>The ORD program is a two-year, \$2.5 million provincial program, aimed at boosting agricultural research, competitiveness and productivity. The program will end on March 31, 2010, but the deadline for applications is June 1, 2009.</p> <p>The goal of ORD is to promote the long-term viability and competitiveness of Ontario agriculture by investing in agricultural research and development projects.</p>	<p>ORD OBJECTIVES</p> <ul style="list-style-type: none"> • Expand and strengthen linkages between the agriculture and agri-food sector and the science and innovation community. • Improve technology transfer, coordination, communication and collaboration across market, policy and scientific disciplines, research organizations and throughout the agri-food value chain. • Accelerate the development and adoption of innovations in the agriculture and agri-food sector. 	<p>Agricultural Adaptation Council 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3</p> <p>Phone: 519-822-7554 Fax: 519-822-6248 E-mail: info@adaptcouncil.org Web: www.adaptcouncil.org</p>

9. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Program or Service Name	Description	Details	For more information
Premier's Award for Agri-Food Innovation Excellence	<p>The 2006 Ontario Budget announced the creation of the Premier's Award for Agri-Food Innovation Excellence. Over the next five years, \$2.5 million will be awarded to outstanding farm innovators.</p> <p>This award will recognize and encourage on-farm innovation and will contribute to the government's goal of building a culture of innovation in the province.</p>	<p>Annual Awards</p> <ul style="list-style-type: none"> • up to 55 regional awards of \$5,000 • a Minister's Award of up to \$50,000 and a Premier's Award of up to \$100,000 <p>Types of innovation include:</p> <ul style="list-style-type: none"> • improved farm practices • responding to consumer demands • environmental stewardship • health and safety on the farm • energy innovations • education and marketing of agriculture to society. 	<p>Ontario Ministry of Agriculture, Food and Rural Affairs Agriculture Information Contact Centre</p> <p>Phone: 1-877-424-1300 E-mail: premiersagrifoodinnovationaward@ontario.ca Web: www.ontario.ca/omafra</p>
Innovation Demonstration Fund (IDF)	<p>The Innovation Demonstration Fund (IDF) supports innovative companies at the pilot or demonstration stage.</p> <p>It is a discretionary, non-entitlement funding program administered by the Ministry of Research and Innovation that focuses on the commercialization and initial demonstration of globally competitive, innovative technologies, processes and/or products.</p> <p>The objective of the IDF is to help companies in their efforts to commercialize innovative technologies in Ontario.</p>	<p>IDF will consider support to proponents developing and commercializing innovative new and emerging technologies that are shown to be among the most competitive and advanced in North America.</p> <p>Preference will be given to bio-based, environmental and alternative energy technologies.</p> <p>IDF will provide financial support covering up to 50% of eligible costs for approved eligible projects that have commercialization as their goal.</p> <p>The funding potentially available under IDF ranges from a minimum of \$100,000 to a maximum of \$4 million per project.</p>	<p>Ontario Ministry of Research and Innovation Commercialization Branch 56 Wellesley St. W., 11th floor Toronto, ON M7A 2E7</p> <p>Phone: 416-326-0841 E-mail: idf@ontario.ca Web: www.ontario.ca/mri</p>
Business Development Bank Of Canada	<p>As a federal Crown Corporation, BDC offers financing opportunities for starting a business, acquiring a business and growing a business, as well as for exporting, e-business and implementing quality management (ISO).</p>	<p>There are several different funding programs for each area of business, such as:</p> <ul style="list-style-type: none"> • start-up financing program • term financing • subordinate financing • innovation financing • tourism investment fund • productivity plus financing. 	<p>Business Development Bank of Canada BDC Building 5 Place Ville Marie, Suite 400 Montreal, Quebec H3B 5E7</p> <p>Phone: 1-877-232-2269 Fax: 1-877-329-9232 Web: www.bdc.ca/en/business_solutions/financial_services/default.htm</p>
Agri-Food Trade Service (ATS)	<p>The Agri-Food Trade Service (ATS) provides centralized access to market information, trade counselling and export support activities, which will take the exporter from initial enquiry to foreign market.</p>	<p>The ATS maintains and extensive website that contains market analysis, trade statistics, trade events and export assistance information and resources.</p>	<p>Agriculture and Agri-Food Canada 174 Stone Road West Guelph, Ontario N1G 4S9</p> <p>Phone: 519-780-8006 Fax: 519-837-9782 Web: www.ats.agr.gc.ca/region/ontario_e.htm</p>

9. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Program or Service Name	Description	Details	For more information
Export Development Corporation (EDC)	EDC provides innovative financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other countries. EDC operates in 200 markets worldwide, including 130 emerging markets. EDC help Canadian enterprises - mainly small and medium sized - manage risk and capitalize on trade opportunities around the globe.	<p>Companies often need financing to support their international transactions: to pay for the up-front costs associated with the production of a large export order, to expand into new markets or to respond to a buyer's request for financing.</p> <p>The MARG (Master Accounts Receivable Guarantee) program was developed by the EDC in cooperation with Canadian financial institutions.</p> <p>It is designed to provide an operating line of credit of up to \$500,000 to smaller exporters, i.e. exporters with total annual sales of up to \$5 million.</p>	<p>Export Development Corporation 151 O'Connor Street Ottawa, Ontario K1A 1K3</p> <p>Phone: 1-866-283-2957 Fax: (613) 597-8599 Web: www.edc.ca/index_e.htm</p>
New Exporters to Border States (NEBS)	<p>The New Exporters to Border States (NEBS) is a 2-day program offered on site at a U.S. border point to introduce companies to the fundamentals of exporting.</p> <p>The program is operated by Ontario Exports Inc. in co-operation with the Canadian consulates in Buffalo and Detroit.</p>	Participants learn about export pricing, customs procedures, selecting agents and distributors, warehousing and distribution, banking and legal issues, export financing and insurance, immigration issues and identifying new market opportunities.	<p>Ontario Ministry of Economic Development and Trade 900 Bay St. 6th Floor, Hearst Block Toronto, ON M7A 2E1</p> <p>Phone: 416-325-6665 Fax: 416-325-6509 E-mail: elaine.marks@ontario.ca Web: www.ontarioexportsinc.com</p>

10. NORTHERN ONTARIO BUSINESS DEVELOPMENT PROGRAMS

Program or

Service Name Details

Northern Ontario Heritage Fund Programs (NOHFC)

The Northern Ontario Heritage Fund Corporation provides funding to projects initiated by private and public sector organizations that support job creation and the strengthening of communities in Northern Ontario.

Applicants for projects must be located in Northern Ontario and must make a cash contribution to the project.

In general, the NOHFC's funding level does not exceed 50% of the eligible project costs. Repayable loans are the preferred source of funding.

Northern Ontario Heritage Fund Corporation

70 Foster Dr., Ste 200

Sault Ste. Marie, ON P6A 6V8

Phone: 1-800-461-8329

705-945-6700

Fax: 705-945-6701

E-mail: nohfc.ndm@ontario.ca

Web: www.nohfc.com

Infrastructure and Community Development Program

A conditional contribution, repayable loan and/or forgivable performance loan for community infrastructure development and broader projects that support capacity building and the strengthening of Northern Ontario communities.

Enterprise North Job Creation Program

A repayable loan for business development and/or expansion.

Eligible costs include:

- capital construction for the development of a new business and/or expansion of an existing business
- leasehold improvements
- purchase of new or used equipment
- intellectual capital
- other capital investments that result in job creation in Northern Ontario

Northern Ontario Youth Internship and Co-op Program

A conditional contribution (non-repayable) to assist with wages associated with the hiring of a Northern Ontario youth.

The Co-op Program provides post-secondary students with work placements in their field of study. The Internship Program provides first-time employment in a related field to recent university and college graduates.

Northern Ontario Young Entrepreneur Program

A conditional contribution to Northern Ontario youth (18-29 years old) to establish a new business in Northern Ontario.

The new venture cannot be an extension of a similar business owned by the young entrepreneur and/or family members or direct relatives. The maximum contribution per project will be calculated on 85% of eligible expenses to a maximum of \$25,000.

Northern Energy Program

A conditional contribution of up to 50% of eligible expenses, to a maximum of \$250,000, to assist businesses in generating energy for their own use while reducing their demand on external energy. Funding will be provided for:

- renewable energy planning
- renewable energy capital assistance
- new internal energy generation projects
- energy conservation pilot projects

Emerging Technology Program

A conditional contribution, repayable loan and/or forgivable performance loan to assist individual businesses or a consortium of businesses with research into the development and/or commercialization of new technologies, internationally competitive products, processes and/or services that contribute to future Northern Ontario prosperity.

Agricultural Information Contact Centre:

1-877-424-1300

E-mail: ag.info.omafra@ontario.ca

Northern Ontario Regional Office:

1-800-461-6132

www.ontario.ca/omafra



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